

Information to identify the case:

Debtor 1	<u>AISHAH ABDUL- HAKIM</u>	Social Security number or ITIN	xxx-xx-6377
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	12-18623-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

AISHAH ABDUL- HAKIM

6/8/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
District of New JerseyIn re:
AISHAH ABDUL- HAKIM
DebtorCase No. 12-18623-VFP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 39

Date Rcvd: Jun 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2017.

db +AISHAH ABDUL- HAKIM, 97 WOODBINE AVENUE, NEWARK,, NJ 07106-2818
 aty +Deborah Berna Fineman, Deborah Berna Fineman Attorney at Law, 424 South Jefferson Street,
 Orange, NJ 07050-1316
 cr +JPMorgan Chase Bank, N.A., 201 N. Central Ave, Floor 11, Phoenix, AZ 85004-1071
 cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Drive,
 Lewisville, TX 075067)
 cr +Nationstar Mortgage LLC, PO Box 9013, Addison, TX 75001-9013
 512920740 +Andrews Visa, PO Box 96099, Charlotte, NJ 28296-0099
 512920742 +Best Buy Enterprise Services, Inc., B6 Legal Dept., 7601 Penn Ave. S.,
 Richfield, MN 55423-8500
 512920743 Capital One Auto Fin, 390 N. Dallas Park, Plano, TX 75093
 513254694 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 512973587 JPMorgan Chase Bank, N.A., PO Box 901032, Ft. Worth, TX. 76101-2032
 513698321 +Mitchell Supreme Fuel Company, c/o Deborah Berna Fineman, Esq., 424 South Jefferson Street,
 Orange, NJ 07050-1316
 512920748 +Novlet Lawrence, Esq., 55 Washington St, Suite 304, East Orange, NJ 07017-1433
 512920750 +Sears MC Gold, PO Box 6077, Sioux Falls, SD 57117-6077
 512982587 +Slomin's Inc, c/o Jerome F O'Brien, Esq., PO Box 505, West Caldwell, NJ 07007-0505
 512920753 +UMDNJ University Hospital, PO Box 3009, Newark, NJ 07103-0009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 08 2017 20:57:17 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Jun 08 2017 20:57:17 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: AISACG.COM Jun 08 2017 20:48:00 Capital One Auto Finance, PO Box 201347,
 Arlington, TX 76006-1347
 cr +EDI: BASSASSOC.COM Jun 08 2017 20:48:00 Capital One, N.A., c/o Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 512953965 +EDI: AISACG.COM Jun 08 2017 20:48:00 Ascension Capital Group, Inc.,
 Attn: Capital One Auto Finance Dept, P.O. Box 201347, Arlington, TX 76006-1347
 513196385 +EDI: BANKAMER2.COM Jun 08 2017 20:48:00 Bank of America N.A., Loss/Recovery,
 800 Market St, MO1-800-06-14, St. Louis, MO 63101-2506
 512920741 +EDI: BANKAMER.COM Jun 08 2017 20:48:00 Bank of America, NA, PO Box 15222,
 Wilmington, DE 19886-5222
 513166557 +EDI: AISACG.COM Jun 08 2017 20:48:00 Capital One Auto Finance,
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
 512952240 +EDI: AISACG.COM Jun 08 2017 20:48:00 Capital One Auto Finance Department,
 c/o Ascension Capital Group, P. O. Box 201347, Arlington, TX 76006-1347
 516827990 +EDI: BASSASSOC.COM Jun 08 2017 20:48:00 Capital One NA, Bass and Associates PC,
 3936 E. Ft. Lowell Rd, Ste. 200, Tucson, AZ 85712-1083
 513209063 +EDI: BASSASSOC.COM Jun 08 2017 20:48:00 Capital One, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, Az 85712-1083
 512920744 +EDI: CAUT.COM Jun 08 2017 20:48:00 Chase, PO Box 901076, Fort Worth, TX 76101-2076
 512920746 +EDI: CITICORP.COM Jun 08 2017 20:48:00 Citi Cards Service Center, PO Box 6275,
 Sioux Falls, SD 57117-6275
 512920745 +EDI: CIAC.COM Jun 08 2017 20:53:00 Citi Mortgage, Inc, PO Box 183040,
 Columbus, OH 43218-3040
 512946000 +EDI: TSYS2.COM Jun 08 2017 20:48:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 512920747 +EDI: HFC.COM Jun 08 2017 20:48:00 HSBC Retail Services, PO Box 17298,
 Baltimore, MD 21297-1298
 513181724 +EDI: OPHSUBSID.COM Jun 08 2017 20:53:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 512920749 +EDI: TSYS2.COM Jun 08 2017 20:48:00 Macys, PO Box 183083, Columbus OH 43218-3083
 516865293 +EDI: PRA.COM Jun 08 2017 20:48:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541
 516865294 +EDI: PRA.COM Jun 08 2017 20:48:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 513188208 +EDI: PRA.COM Jun 08 2017 20:48:00 Portfolio Recovery Associates, LLC,
 c/o Sears Gold Mastercard, PO Box 41067, Norfolk VA 23541
 512920751 +EDI: SEARS.COM Jun 08 2017 20:48:00 Sears, PO Box 183082, Columbus, OH 43218-3082
 513298106 +E-mail/Text: ebn@barnabashealth.org Jun 08 2017 20:57:20 St Barnabas Medical Center,
 2 Crescent Pl., Oceanport, NJ 07757-1234
 512920752 +E-mail/Text: ebn@barnabashealth.org Jun 08 2017 20:57:20 St. Barnabas Medical Center,
 PO Box 29960, New York, NY 10087-9960

TOTAL: 24

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 39

Date Rcvd: Jun 08, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515132573* +Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347
514237338* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
Lewisville, TX 75067, Nationstar Mortgage, LLC, 350 Highland Drive,
Lewisville, TX 75067)
514237337* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, POB 619096, Dallas, TX 75261-9741)
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com
John R. Morton, Jr. on behalf of Creditor JPMorgan Chase Bank, N.A. mortonlaw.bccraig@verizon.net, tfitz@mortoncraig.com/mhazlett@mortoncraig.com
Kevin P. Diskin on behalf of Creditor Nationstar Mortgage LLC NJ_ECF_Notices@buckleymadole.com
Marie-Ann Greenberg magecf@magtrustee.com
Novlet M Lawrence on behalf of Debtor AISHAH ABDUL- HAKIM lawrencenovlet@gmail.com
Robert P. Saltzman on behalf of Creditor Nationstar Mortgage LLC dnj@pbslaw.org
TOTAL: 7